20. An electronic purse loan device using an IQ card having a balance information storage which stores electronic money information representing a balance and a loan information storage which stores information representing a loan, comprising:

an IC card reader/writer which reads information stored in said IC card and writes information to said IC card; and

a processor which, when a commercial transaction is made, subtracts an amount of money to be paid for said commercial transaction from said balance information storage;

wherein said IC card reader/writer writes information representing a loan into said loan information storage when said electronic money information representing a balance is less than said amount of money to be paid of the commercial transaction,

wherein said processor checks said information representing a loan stored in said IC card and inhibits the commercial transaction if the amount of money to be paid for it is greater than a predetermined amount of money.

21. An electronic purse loan device using an IC card having a balance information storage which stores electronic money information representing a balance and a loan information storage which stores information representing a loan, comprising:

an IC card reader/writer which reads information stored in said IC card and writes information to said IC card; and

a processor which, when a commercial transaction is made, subtracts an amount of money to be paid for said commercial transaction from said balance information storage;

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wherein said IC card reader/writer writes information representing a loan into said loan information storage when said electronic money information representing a balance is less than said amount of money to be paid of the commercial/transaction,

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wherein said processor checks said information representing a loan stored in said IC card and inhibits a loan if the term of the loan is greater than a predetermined term.

- 22. (Amended) An electronic purse loan device according to claim 20, wherein said IC card reader/writer reads from/writes to the information stored in said IC card without contacting said IC card.
- 24. (Amended) An electronic purse loan/device according to claim 20, further comprising a display which displays information indicating that said electronic money information representing a balance is less than said amount of money to be paid for said commercial transaction.
- 26. (Amended) An IC card according to claim 30, further comprising:
 a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system without contact.
- 27. (Amended) An IC card according to claim 30, further comprising: a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system.

- 28. (Amended) An IC card according to claim 30, further comprising: an ID number memory which stores a ID number registered for a person.
- 29. (Amended) An IC card according to claim \$60, wherein said transaction is a train fare or a bus fare.
 - 30. An IC card used in an electronic purse loan system, comprising:
 - a balance memory which stores electronic/data representing a money balance;
 - a loan memory which stores electronic data of a loan; and

a processor which writes electronic data of a loan into said loan memory when said electronic data representing a money balance is less than the amount of money required for a transaction,

wherein said electronic data of a loan includes electronic money information representing the upper limit of a loan.

- 31. An IC card used in an electronic purse loan system, comprising:
- a balance memory which stores electronic data representing a money balance;
- a loan memory which stores electronic data of a loan; and
- a processor which writes electronic data of a loan into said loan memory when said electronic data representing a money balance is less than the amount of money required for a transaction,

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wherein said electronic data of a loan includes information representing the term limit of a loan.

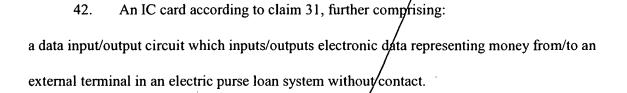
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36. A method of carrying out a transaction using an IC card, comprising: storing electronic data representing a money balance in a balance memory; storing electronic data of a loan in a loan memory; and

writing electronic data of a loan into said loan memory when said electronic data representing a money balance is less than the amount of money required for a transaction,

wherein said electronic data of a loan includes information representing the upper limit of a loan and information representing the/term limit of a loan.

- 39. An electronic purse loan device according to claim 21, wherein said processor checks whether or not said IC card is registered.
- 40. An electronic purse loan/device according to claim 21, wherein said IC card reader/writer reads from/writes to the information stored in said IC card without contacting said IC card.
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- 41. An electronic purse loan device according to claim 21, further comprising a display which displays information indicating that said electronic money information representing a balance is less than said amount of money to be paid for said commercial transaction.



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- 43. An IC card according to claim 31, further comprising: a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system.
 - 44. An IC card according to claim 31, further comprising:
 an ID number memory which stores a ID number registered for a person.
- 45. An IC card according to claim 31, wherein said transaction is a train fare or a bus fare.